

<i>SERFF Tracking Number:</i>	<i>TAPK-125959578</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Central United Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>41160</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>L02I Individual Life - Endowment</i>	<i>Sub-TOI:</i>	<i>L02I.000 Life - Endowment</i>
<i>Product Name:</i>	<i>Endowment</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Filing at a Glance

Company: Central United Life Insurance Company

Product Name: Endowment

TOI: L02I Individual Life - Endowment

Sub-TOI: L02I.000 Life - Endowment

Filing Type: Form

SERFF Tr Num: TAPK-125959578

SERFF Status: Closed

Co Tr Num:

Co Status:

Author: Suzanne Heasley

Date Submitted: 12/20/2008

State: ArkansasLH

State Tr Num: 41160

State Status: Approved-Closed

Reviewer(s): Linda Bird

Disposition Date: 01/05/2009

Disposition Status: Approved

Implementation Date:

Implementation Date Requested:

State Filing Description:

General Information

Project Name:

Project Number:

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type:

Overall Rate Impact:

Filing Status Changed: 01/05/2009

State Status Changed: 01/05/2009

Corresponding Filing Tracking Number:

Filing Description:

See Attached Submission letter

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type:

Group Market Size:

Group Market Type:

Deemer Date:

Company and Contact

Filing Contact Information

(This filing was made by a third party - tallenpark)

Suzanne Heasley,

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(972) 398-3733 [Phone]

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Plano, TX 75074

(972) 398-3733[FAX]

Filing Company Information

Central United Life Insurance Company
10700 Northwest Freeway
Houston, TX 77092
(713) 529-0045 ext. [Phone]

CoCode: 61883
Group Code: 1117
Group Name:
FEIN Number: 42-0884060

State of Domicile: Texas
Company Type: Life and Health
State ID Number:

SERFF Tracking Number: TAPK-125959578 State: Arkansas
Filing Company: Central United Life Insurance Company State Tracking Number: 41160
Company Tracking Number:
TOI: L021 Individual Life - Endowment Sub-TOI: L021.000 Life - Endowment
Product Name: Endowment
Project Name/Number: /

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Central United Life Insurance Company	\$50.00	12/20/2008	24657129

SERFF Tracking Number:	TAPK-125959578	State:	Arkansas
Filing Company:	Central United Life Insurance Company	State Tracking Number:	41160
Company Tracking Number:			
TOI:	L021 Individual Life - Endowment	Sub-TOI:	L021.000 Life - Endowment
Product Name:	Endowment		
Project Name/Number:	/		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	01/05/2009	01/05/2009

<i>SERFF Tracking Number:</i>	<i>TAPK-125959578</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Product Name:</i>	<i>Endowment</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Disposition

Disposition Date: 01/05/2009

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: TAPK-125959578 State: Arkansas

Filing Company: Central United Life Insurance Company State Tracking Number: 41160

Company Tracking Number:

TOI: L021 Individual Life - Endowment Sub-TOI: L021.000 Life - Endowment

Product Name: Endowment

Project Name/Number: /

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Submission Letter		Yes
Supporting Document	Authorization		Yes
Supporting Document	Statement of Policy Cost and Benefit Information		Yes
Form	Policy		Yes

SERFF Tracking Number: TAPK-125959578 State: Arkansas

Filing Company: Central United Life Insurance Company State Tracking Number: 41160

Company Tracking Number:

TOI: L021 Individual Life - Endowment Sub-TOI: L021.000 Life - Endowment

Product Name: Endowment

Project Name/Number: /

Form Schedule

Lead Form Number:

Review Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	WL-500-08	Policy/Cont Policy ract/Fratern al Certificate	Initial		57	WL-500-08 FINAL.pdf POLICY SPECIFICATI ONS.pdf

CENTRAL UNITED LIFE INSURANCE COMPANY

Home Office: Little Rock, Arkansas

Administrative Office: 10700 Northwest Freeway Houston, Texas 77092

Customer Service: (800) 669-9030

A Legal Reserve Old Line Stock Company

In this Contract the terms "we", "our", and "us" are used to refer to Central United Life Insurance Company. The terms "you" and "your" refer to the owner of this Contract.

We agree to pay the Proceeds of this Contract to the Insured on the Maturity Date provided the Insured is then living and the policy is in force or to the Beneficiary if we receive due proof of the Insured's death while the policy is in force and to provide other rights and benefits according to the terms of this Contract.

This Contract is a legal Contract between you and Central United Life Insurance Company. READ YOUR CONTRACT CAREFULLY. A summary is on page 3. If there is a question about it or if there is a claim, contact your Central United agent or our Home Office.

You have ten days after delivery of this policy to review it. You may surrender the policy within the ten day period by mailing it to us or to the agent through whom it was purchased. We will cancel the policy from inception and refund your full premium.

Signed for Central United Life Insurance Company at Little Rock, Arkansas.



Secretary



President

ENDOWMENT LIFE POLICY

Proceeds payable on the Maturity Date or prior death of the Insured.

Premiums payable for lifetime of Insured for the number of years stated on the Policy Specifications.

Nonparticipating.

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CONTRACT SUMMARY

We offer this summary to help you understand this Contract. This summary does not go into detail. We do not intend that it change any of the provisions of this Contract. You should read the actual provisions for full information and any limits which may apply.

This is a Contract of life insurance. We will pay a death benefit (Proceeds) if the Insured dies while this Contract is in force or on the maturity date, provided the Insured is then living and the Policy is still in force. This money often is not taken in one sum. For all or part of it, another form of payment may be available. If the Insured dies and the choice of payment has not been made, the person who is entitled to receive the money may be able to do so.

Premiums are to be paid in advance during the premium paying period. We allow an extra thirty-one days (grace period) after the due date of each premium (except the first premium) during which the premium will still be accepted. If a premium is not paid before the end of the grace period,

this Contract may end or it may stay in force for a limited time or amount. In either case, you may be able to reinstate its full benefits.

There are other rights available to you during the lifetime of the Insured. Unless we amend it to say otherwise, the Contract gives you these rights, among others:

- ◆ You may assign the Contract.
- ◆ You may change the owner or any Beneficiary.
- ◆ You may surrender this Contract for its net cash value.
- ◆ You may borrow on it up to its loan value.

This Contract, as issued, may or may not have extra benefits. If it does, we add them by rider. Any extra benefit ends as soon as any premium has not been paid within the grace period unless the form which describes it states otherwise.

DEFINITIONS

We define here some of the main words and phrases used in this Contract. We explain others, not defined here, in other parts of the Contract.

Insured- The person whose name is shown on page 2. He or she need not be the owner.

Example: Suppose we issue a Contract on the life of your spouse. You applied for it and named no one else as owner. Your spouse is the Insured and you are the owner.

Policy- This basic document plus any amendments, not including the application or any riders.

Contract- This policy, together with the application and any riders.

Policy date- The date, shown on page 2, that this Contract goes into effect.

Anniversary or Contract Anniversary- The same month and day as the Policy Date in each later year.

Example: If the Policy Date is May 9, 1985, the first Contract anniversary is May 9, 1986, the second Contract anniversary is May 9, 1987, and so on.

Maturity Date – The date shown in the Policy Specifications. It is the date on which the owner will be paid the Face Amount, less any Policy debt, if the Insured is then living, provided the Policy is still in force.

Contract Year- A year which starts on the Policy Date or on an anniversary.

Example: If the Policy Date is June 3, 1985, the first Contract year starts on June 3, 1985 and ends on June 2, 1986; the second Contract year starts on June 3, 1986, and ends on June 2, 1987, on so on.

Contract Month- A month which starts on the same day as the Policy Date in each month.

Example: If the Policy Date is June 3, 1985, the first Contract month starts on June 3, 1985 and ends on July 2, 1985; the second Contract month starts on July 3, 1985, and ends on August 2, 1985, and so on.

Issue Age- The Insured's age on the birthday preceding the Policy Date as shown on page 2.

Attained Age- The issue age plus the number of completed Contract years since the Policy Date.

PROCEEDS

Proceeds Defined- The word Proceeds means the amount we will pay in one sum upon the death of the Insured or on the Maturity Date, provided the Insured is then living and the Policy is still in force. The Proceeds will be the sum of:

- the Face Amount then in force; and
- any insurance which benefit riders may provide on the life of the Insured; and
- the part of any premium paid other than by a waiver benefit, if any, which applies to a time past the Contract month of the Insured's death;

less

d. any Contract Debt; and

e. the part of any premium due and unpaid which applies to a time prior to the end of the Contract month of the Insured's death.

Payee Defined- The word payee means any person who has the right to receive the Proceeds under this Contract.

SETTLEMENT OPTIONS

General- Normally in the event of the Insured's death or on the Maturity Date, if the Insured is then living and the policy is still in force the Proceeds of the policy are paid in a single sum. However, prior to the Insured's death or on the Maturity Date, you may select any other form of settlement which may be mutually agreed upon with us, unless the previous choice provides otherwise.

If no settlement options are in effect at the Insured's death, the Beneficiary may make such a selection.

If you cash surrender this policy, the surrender value (or, the Proceeds if the Insured is living on the Maturity Date) of your policy may be applied under any form of settlement mutually agreed upon with us.

Conditions- A choice of a settlement option must be in writing in a form approved by us. Our consent is needed for a settlement option to be used for any payee under any of these conditions:

- The payee is not a natural person.
- The payee will be paid as assignee.
- The amount to be applied for the payee is less than \$1,000.
- Each payment to the payee would be less than \$20.00.

Options- You may select one of the following options. In addition, you may select any other option, or combination of options, which is mutually agreeable.

Option 1. Installments for a Fixed Period- We will pay a monthly, quarterly, semiannual or annual income for a fixed number of installments. The amount of each installment is based on a rate of interest of 3% per annum. If the payee dies before all installments have been paid, the remaining installments will be paid to the Beneficiary of this settlement option. The amount of annual or monthly income per \$1,000 of Proceeds, first payment immediate, is:

Years Payable	Installments			
	Annual	Semiannual	Quarterly	Monthly
1	1,000.00	503.69	252.78	84.47
2	507.39	255.57	128.26	42.86
3	343.23	172.88	86.76	28.99
4	261.19	131.56	66.02	22.06

Years Payable	Installments			
	Annual	Semiannual	Quarterly	Monthly
5	211.99	106.78	53.59	17.91
10	113.82	57.33	28.77	9.61
15	81.33	40.96	20.56	6.87
20	65.26	32.87	16.50	5.51

Amounts for other durations will be furnished upon request.

Option 2. Life Annuity With Period Certain- We will pay a monthly income to one specified payee for a specific period of 5, 10, 15, or 20 years. We will continue the monthly payments after the expiration of the specified period as long as that payee is alive. If that payee dies before the expiration of specified period, the remaining monthly payments will be paid to the Beneficiary of this settlement option. The amount of monthly income per \$1,000 of Proceeds is:

Age		Life Annuity with Period Certain			
Male	Female	5 years	10 years	15 years	20 years
45		3.77	3.76	3.74	3.70
50		4.07	4.05	4.01	3.95
55		4.45	4.41	4.34	4.24
60		4.95	4.88	4.75	4.56
65		5.64	5.48	5.22	4.88
	45	3.57	3.57	3.55	3.54
	50	3.82	3.81	3.79	3.76
	55	4.15	4.13	4.09	4.03
	60	4.58	4.54	4.46	4.35
	65	5.15	5.07	4.93	4.71

Amounts for other ages will be furnished upon request.

Option 3. Installments for a Fixed Amount- We will make equal payments every one, three, six or twelve months as chosen. The payments will run until the Proceeds applied together with interest at the rate of at least 3% a year on the unpaid balance are fully paid. The final payment will be any balance equal to or less than one payment.

BENEFICIARY

Designation- The Beneficiary named in the application for this Contract will receive the Proceeds upon the death of the Insured unless you have changed this designation.

Change- You may change any Beneficiary designation while the Insured is alive, unless the previous designation provides otherwise. Such change will take effect only after we receive your written request in a form approved by us. Any previous Beneficiary's interest will end then even if the Insured is not living when we receive the request. We reserve the right to require that this Contract accompany such request.

CONTRACT LOANS

Loan Value Defined- The loan value of this Contract is the cash value of this Contract computed as of the next Contract anniversary or the next premium due date, whichever is earlier.

Contract Debt Defined- Contract Debt at any time means the total loan on the Contract on that date plus the interest that has accrued but has not been paid as of that date.

Example: Suppose a Contract has a loan value of \$3,000 on a particular date. Several months go you borrowed \$500. By now \$10 of interest has accrued but has not been paid. The Contract Debt is now \$510, made up of the \$500 loan and the \$10 accrued interest.

Amount of Loan Available- The amount of loan available on any date will be the loan value less:

- a. any due and unpaid premium; and
- b. any existing Contract Debt; and
- c. any loan interest on the new total loan including any existing Contract Debt to the next Contract anniversary or the next premium due date, whichever is earlier.

Loan Requirements- After this Contract has a loan value, you may borrow all or part of the amount of loan available if these conditions are met:

- a. the Insured is living.
- b. The Contract is not in force as extended term insurance.
- c. you send us a written request in a form approved by us.
- d. you assign this Contract to us as sole security for a loan.

Loans and Repayment- We have the right to postpone making a Contract loan for up to six months from the date we receive the request. However, we will not postpone a Contract loan if it will be used to pay premiums on Contracts issued by us. All or part of any Contract Debt may be paid back at any time while this Contract is in force and the Insured is living.

The Insured may die before the Contract Debt is repaid. If this occurs or if a Contract Debt is unpaid on the Maturity Date, any Contract Debt is due us and we will make an adjustment so that the Proceeds will not include that amount.

Interest on Contract Loans- We will charge interest on loan. Interest is due in advance on each Contract any loan at the rate of 7.4% per year from the date of the anniversary. If the interest is not paid when due, it will be added to the loan and bear interest at the same rate.

Excess Contract Debt- It is possible that the Contract Debt may grow to be equal to or more than the loan value. If this should happen, we will mail a notice to you at your last known address and to any assignees of whom we know. The Contract will end thirty-one days after we mail this notice unless by then you reduce the Contract Debt to the amount of loan available at that time.

Automatic Premium Loan- Any premium which is not paid thirty one days after its due date will be automatically paid by charging the premium as a Contract loan against this Contract as of the due date if:

- a. you chose this provision in the application or in writing received by us before any premium is thirty one days overdue.
- b. the amount of loan available is enough to pay the premium due.

If the amount of loan available is not enough to pay the premium due, we will change the premium payment interval to allow payment of the next smaller premium. However, no loan may be less than \$10.00 or less than a monthly premium. If this occurs, the Contract value options will apply.

You may revoke this provision at any time by filing a written request with us. We reserve the right to require that this Contract accompany such request.

CONTRACTS VALUES AND OPTION

Contract Values- The Table of Guaranteed Values shows the cash value and the amount of paid-up insurance and the number of years and days of extended term insurance, if available, at the end of certain Contract years. These are the values if all due premiums have been paid and there is no Contract Debt. If we compute these values at some time during the year, we will count the time since the start of the year and any premium paid for the year. Values for times not shown will be furnished on request.

CONTRACT VALUE OPTIONS

Paid in Cash- You may surrender this Contract for its net cash value. Surrender will take effect on the date we receive both this Contract and a written surrender request in a form approved by us. When this occurs, the Contract will end and we will pay you the net cash value in one sum or you may choose to apply it under a payment option. The net cash value is the cash value minus any Contract Debt. We have the right to postpone payment for up to six months. If we do so for more than one month, we will pay interest at the rate of 3% a year.

Paid-up Insurance- This option provides non-participating paid-up life insurance on the life of the Insured with no further premiums due. The amount of paid-up insurance will be that which the net cash value will purchase when applied as a net single premium at the Insured's attained age. If the Insured dies while this paid-up insurance is in force, we will pay the amount of this insurance less any Contract Debt.

There will be cash values and loan values. The net cash value on any date will be the net value of the paid-up benefit less any Contract Debt. Within thirty-one days after a Contract anniversary, the net cash value will not be less than it was on that anniversary.

Extended Term Insurance- This option provides non-participating term insurance on the life of the Insured with no further premiums due. The amount of paid-up insurance will be the Face Amount (Shown on Page 2) less any Contract Debt. The insurance will begin on the due date of the first unpaid premium. The term will be that which the net cash value will purchase when applied as a net single premium at the Insured's attained age.

Before the end of the term there will be cash values but no loan value. The net cash value on any date will be the net value of the remaining extended term insurance. Within thirty-one days after a Contract anniversary, the net cash value will not be less than it was on that anniversary.

Example: Suppose the Face Amount is \$12,000. On the day a premium is due, there is a Contract Debt of \$420. If the premium due is not paid at the end of its grace period, the amount of term insurance will be \$11,580. This comes from the \$12,000 Face Amount minus \$420 of Contract Debt. The term insurance will last as long as the net cash value will provide it.

Election of Contract Value Options- You may choose one of the Contract value options if:

- a. the Insured is living; and
- b. this Contract has a net cash value; and
- c. you send us a written request, in a form approved by us, within three months after the due date of the first unpaid premium.

If you do not choose an option, we will use the net cash value to keep this Contract in force as extended term insurance. However, it will stay in force as paid-up insurance if either of the conditions below exist:

- a. The Contract is issued in an underwriting class for which we do not provide extended term insurance. If this is the case, the word Special is shown as the underwriting class on page 2.
- b. Insurance in an equal or greater amount would be provided under the paid-up insurance option.

Riders- When a Contract value option takes effect, all benefit riders attached to this Contract will end unless the rider provides otherwise.

PREMIUMS

Amount and Frequency- Policy specifications on page 2 show the amounts of the premiums and how often they must be paid. Each premium is to be paid by its due date. Due dates are measured from the Policy Date shown on page 2. They occur while the Insured is living and during the premium period. The premium period, shown on page 2 starts on the Policy Date.

Change of Frequency- You may ask us in writing to have the premiums fall due either more or less often. If we agree, we will make the change and tell you what the new premiums are and when they are due.

Where Payable- Premiums are to be paid to us at our Home Office.

Default- A premium is in default if it is not paid when due. The date of default is the date on which the unpaid premium was due.

Grace Period- We grant a grace period of thirty-one days for the payment of each premium except the first one. If a premium has not been paid by its due date, this Contract will stay in force during the grace period. If the premium is not paid by the end of the grace period, this Contract will end and have no value except as we state under Contract value options.

Reinstatement- You may reinstate this Contract after the end of the grace period. All these conditions must be met:

- a. This Contract has not been surrendered to us for its cash value.
- b. You send us a written request not more than five years after the date of default.
- c. You provide us with any facts we need to satisfy us of the insurability of the Insured.
- d. All overdue premiums, with compound interest at 6% per year from the date of default to the date of reinstatement, are paid.
- e. Any Contract Debt is restored or paid back with interest at the Contract loan interest rate. If this amount is more than the loan value of the reinstated Contract, the excess must be paid.

Example: Suppose a premium due May 1st is not paid on time. The Contract will stay in force until June 1st whether the premium is paid or not. If the premium is not paid by June 1st, you must meet all the above conditions if you want to reinstate the Contract.

GENERAL PROVISIONS

The Contract- This policy, the application and any riders attached to this policy form the entire Contract. We assume that all statements in the application were made to the best of the knowledge and belief of the person(s) who made them; in the absence of fraud, they are deemed to be representations and not warranties. We relied on those statements when we issued the Contract. We will not use any statement to void the Contract or deny a claim unless such statement is made in the application and a copy of the application is attached.

Incontestability- We will not contest this Contract after it has been in force during the Insured's lifetime for two years from the Policy Date except for:

- a. nonpayment of premium; or
- b. any provisions granting disability benefits or accidental death benefits.

Contract Modifications- Only the president, a vice president, the secretary, or an assistant secretary of our company may agree to modify this Contract and then only in writing.

Changes of Plan- You may be able to have this Contract changed to another plan of life insurance. Any such change will be subject to:

- a. our consent; and
- b. conditions and charges we may determine.

Ownership and Control- Unless inconsistent with the terms of any Beneficiary designation or any assignment or change of ownership:

- a. the owner of the Contract is shown on page 2; and

- b. while the Insured is living, the owner alone is entitled to:

- (1) any Contract benefit and value; and
- (2) the exercise of any right and privilege granted by the Contract or by us.

Contingent Owner- The owner, if other than the Insured, may name or change a contingent owner while the Insured is alive. Upon the death of the owner, the contingent owner will become the owner. If no contingent owner has been named or is living, ownership will pass to the owner's estate.

Assignment- We will not be bound by any assignment of this Contract unless we receive the assignment, or a copy of it, at our Home Office. We are not obligated to see that an assignment is valid or sufficient.

Suicide Exclusion- If the Insured, while sane or insane, dies by suicide within two years from the Policy Date, we will pay, as the Proceeds, the sum of the premiums paid.

Misstatement of Age, Sex or Premium Class- If the age, sex, or premium class of the Insured has been misstated, the benefits available under this Contract will be those which the premiums paid would have purchased for the correct age, sex or premium class. The policy specifications may show that premiums change or stop on a certain date because the Insured would attain a certain age on that date. If we find that the issue age is wrong, we will correct that date.

Non-Participation- This Contract does not pay dividends or otherwise share in the profits of the company.

BASIS OF COMPUTATION

We base all Contract values on the issue age, sex, premium class, and interest rate of 5%, and curtable functions. Cash values are calculated in the manner described below. Cash values and paid-up insurance values are based on Commissioners' 2001 Standard Ordinary Mortality Table male or female, smoker or non-smoker, as appropriate. Extended term insurance values are based on the Commissioners' 2001 Standard Ordinary Mortality Table male or female, smoker or non-smoker, as appropriate.

Cash values are the excess, if any of:

- a. The present value of all future benefits guaranteed in the Contract.
less
 - b. The present value of all future non-forfeiture factors.
- The Contract values in this Contract are at least as large as those required by law where it is delivered. We have filed with the jurisdiction there a detailed statement of how we compute values and benefits.

RESERVES

Reserves are equal to those produced by the Commissioners' Reserve Valuation Method. We have filed with the jurisdiction there a detailed statement of how we compute reserves for this policy.

Reserves and net single premiums, including extended term insurance values, are based on the Commissioners' 2001 Standard Ordinary Mortality Table, male or female, smoker or non-smoker, as appropriate and 4.0% interest.

All reserve computations assume that this policy is issued on the basis of the Insured's age last birthday, premiums are paid annually and deaths occur at the end of policy years. Any benefits provided by attached riders are excluded from these computations.

CENTRAL UNITED LIFE INSURANCE COMPANY

Home Office: Little Rock, Arkansas

Administrative Office: 10700 Northwest Freeway Houston, Texas 77092

Customer Service: (800) 669-9030

ENDOWMENT LIFE POLICY

Proceeds payable on the Maturity Date or prior death of the Insured.

Premiums payable for lifetime of Insured for the number of years stated on the Policy

Specifications.

Nonparticipating.

POLICY SPECIFICATIONS

Form	Benefits Provided	Annual Premium	Payable
WL-500-08	Endowment Life Policy	[\$xxx.xx] *	for life
Owner: [Doe, John E.]		Policy Date: [March 1, 2008]	Maturity Date: [March 1, 2073]
Issue Age: [35 Male]		Policy No.: [12345678]	
Premium Class: [Preferred]		Underwriting Class: [Standard]	
Annual [\$xxx.xx] *	Semi-Annual [\$xx.xx] *	Quarterly [\$xx.xx] *	Monthly [\$xx.xx] *

THIS POLICY

INSURES

[John E. Doe]

PROVIDES A BENEFIT OF

[\$100,000]
Face Amount

BENEFICIARY: As specified in the Application unless changed as provided in this Policy.

*Includes \$25 Annual Policy Fee

TABLE OF POLICY VALUES

NAME OF INSURED: [JOHN DOE]

POLICY NUMBER: [123456]

POLICY DATE: [MARCH 1, 2008]

ISSUE AGE: [35]

SEX: [MALE]

POLICY YEAR	CASH VALUE	Extended Yrs	Extended Days	REDUCED PAID-UP AMOUNT
1	[0.00]	[0]	[0]	[0.00]
2	[0.00]	[0]	[0]	[0.00]
3	[400.00]	[3]	[40]	[2,500.00]
4	[1,200.00]	[7]	[301]	[7,000.00]
5	[2,100.00]	[11]	[313]	[11,800.00]
6	[3,000.00]	[14]	[272]	[16,100.00]
7	[4,000.00]	[17]	[15]	[20,600.00]
8	[5,000.00]	[18]	[265]	[24,700.00]
9	[6,000.00]	[19]	[328]	[28,400.00]
10	[7,100.00]	[20]	[334]	[32,300.00]
11	[8,200.00]	[21]	[242]	[35,800.00]
12	[9,300.00]	[22]	[79]	[39,000.00]
13	[10,500.00]	[22]	[270]	[42,300.00]
14	[11,700.00]	[23]	[24]	[45,200.00]
15	[12,900.00]	[23]	[80]	[47,900.00]
16	[14,200.00]	[23]	[130]	[50,700.00]
17	[15,600.00]	[23]	[177]	[53,500.00]
18	[17,000.00]	[23]	[183]	[56,000.00]
19	[18,400.00]	[23]	[152]	[58,300.00]
20	[19,900.00]	[23]	[125]	[60,700.00]
Age 60	[29,400.00]	[21]	[290]	[72,100.00]
Age 65	[38,100.00]	[19]	[312]	[79,300.00]
Age 70	[47,400.00]	[17]	[221]	[84,900.00]

Non-Forfeiture Factor: [9.17498]

<i>SERFF Tracking Number:</i>	<i>TAPK-125959578</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Central United Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>41160</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>L02I Individual Life - Endowment</i>	<i>Sub-TOI:</i>	<i>L02I.000 Life - Endowment</i>
<i>Product Name:</i>	<i>Endowment</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: TAPK-125959578 State: Arkansas
Filing Company: Central United Life Insurance Company State Tracking Number: 41160
Company Tracking Number:
TOI: L021 Individual Life - Endowment Sub-TOI: L021.000 Life - Endowment
Product Name: Endowment
Project Name/Number: /

Supporting Document Schedules

		Review Status:				
Satisfied -Name:	Certification/Notice		12/20/2008			
Comments:						
Attachments:						
Compliance certificate.pdf						
notice.pdf						
Readability certificate.pdf						
		Review Status:				
Satisfied -Name:	Application		12/20/2008			
Comments:						
Attachment:						
Submission letter AR.pdf						
		Review Status:				
Satisfied -Name:	Submission Letter		12/20/2008			
Comments:						
Attachment:						
Submission letter AR.pdf						
		Review Status:				
Satisfied -Name:	Authorization		12/20/2008			
Comments:						
Attachments:						
AuthorizationForm.pdf						
L&EauthorizationformHeasley.pdf						
		Review Status:				
Satisfied -Name:	Statement of Policy Cost and Benefit Information		12/20/2008			
Comments:						
Attachment:						

<i>SERFF Tracking Number:</i>	<i>TAPK-125959578</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Central United Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>41160</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>L02I Individual Life - Endowment</i>	<i>Sub-TOI:</i>	<i>L02I.000 Life - Endowment</i>
<i>Product Name:</i>	<i>Endowment</i>		
<i>Project Name/Number:</i>	<i>/</i>		

StatementofPolicyCostandBenefitInformationWL500.pdf

Compliance Certification

Insurance Company: Central United Life Insurance Company

Form Number

WL-500-08

Description of Form

Endowment Life Insurance Policy

I hereby certify that in connection with the above referenced forms, Central United Life Insurance Company will comply with the requirements of:

Rule & Regulation 19 pertaining to Unfair Sex Discrimination;
Rule & Regulation 49 pertaining to Guaranty Association Notices



Authorized Signature

Mary Lou Rainey

Name

Secretary

Title

December 20, 2008

Date

CENTRAL UNITED LIFE INSURANCE COMPANY
10700 Northwest Freeway
Houston, Texas 77092

IMPORTANT INFORMATION

If You have questions about Your Policy or a claim You have filed, please contact Your insurance company or Your agent:

CENTRAL UNITED LIFE INSURANCE COMPANY
10700 Northwest Freeway
Houston, Texas 77092
(800) 669-9030

Agent: _____

Address: _____

Telephone: _____

If We at Central United Life Insurance Company fail to provide You with reasonable and adequate service, You should feel free to contact the Arkansas Department of Insurance at:

Arkansas Department of Insurance
Consumer Services Division
1200 West Third Street
Little Rock, AR 72201-1904
Telephone: (501) 371-2640

Readability Certification

Insurance Company: Central United Life Insurance Company

<u>Form Number</u>	<u>Description of Form</u>	<u>Score</u>
WL-500-08	Endowment Life Policy	57.0

I hereby certify that the above referenced form complies with the readability requirements of this State.

Mary Lou Rainey

Authorized Signature

Mary Lou Rainey

Name

Secretary

Title

December 20, 2008

Date



T. ALLEN PARK & ASSOCIATES, INC.

2325 Havard Oak Drive Plano, TX 75074
(972) 398-3733 Uheas@aol.com

December 20, 2008

Arkansas Department of Insurance
Life and Health Section
1200 West Third Street
Little Rock, AR 72201

Attn: Life Section

RE: Central United Life Insurance Company NAIC # 61883

WL-500-08 Endowment Life Policy

Dear Sir or Madam:

This filing is being submitted on behalf of Central United Life Insurance Company. The above referenced forms are submitted for your review and approval. These forms are new and are not intended to replace any previously approved forms.

Form WL-500-08 is an individual endowment life insurance policy. The applications to be used with these policies are form numbers LB APP02, approved by your office on September 20, 2002 and EZ APP 99-AR/NM, approved by your office on February 9, 2000.

When approved these forms will be used with the following:

Form	Form Number	Approval Date
Level Term Insurance Rider	RC-1102	November 20, 1985
Waiver of Premium Rider	WP-1301	September 30, 1985
Family Term Rider	FTR-1201	September 30, 1985
Required Notice	EAP-AR-Notice	March 19, 2008

This form will not be illustrated.

The readability score is 57.0.

Should you have any questions or need additional information, please do not hesitate to call me at (972) 398-3733.

Sincerely,

Suzanne Heasley, FLMI, CLU
Legal Assistant and Compliance Specialist



T. ALLEN PARK & ASSOCIATES, INC.

2325 Havard Oak Drive Plano, TX 75074
(972) 398-3733 Uheas@aol.com

December 20, 2008

Arkansas Department of Insurance
Life and Health Section
1200 West Third Street
Little Rock, AR 72201

Attn: Life Section

RE: Central United Life Insurance Company NAIC # 61883

WL-500-08 Endowment Life Policy

Dear Sir or Madam:

This filing is being submitted on behalf of Central United Life Insurance Company. The above referenced forms are submitted for your review and approval. These forms are new and are not intended to replace any previously approved forms.

Form WL-500-08 is an individual endowment life insurance policy. The applications to be used with these policies are form numbers LB APP02, approved by your office on September 20, 2002 and EZ APP 99-AR/NM, approved by your office on February 9, 2000.

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This form will not be illustrated.

The readability score is 57.0.

Should you have any questions or need additional information, please do not hesitate to call me at (972) 398-3733.

Sincerely,

Suzanne Heasley, FLMI, CLU
Legal Assistant and Compliance Specialist

CENTRAL UNITED LIFE

David W. Harris
Chairman and Chief Executive Officer

March 1, 2008

Re: Filing Authorization
Lewis & Ellis, Inc.
2929 N. Central Expressway, Suite 200
P.O. Box 851857

Re: Central United Life Insurance Company

To Whom It May Concern:

We hereby authorize Lewis & Ellis, Inc. to submit state filings of insurance forms/rates/products on behalf of Central United Life Insurance Company.

This authorization includes the power to provide necessary assurances and certifications related to such forms, rates and or products except as prohibited by law.

This authorization is to be effective until revoked in writing by an authorized representative of Central United Life Insurance Company.

Sincerely,

CENTRAL UNITED LIFE INSURANCE COMPANY



Signature of Company Officer/Representative

Central United Life Insurance Company
Wortham Tower
2727 Allen Parkway, Suite 500
Houston, Texas 77019-2115

Direct Phone: 713-821-6413
Main Phone: 713-529-0045 Ext. 6413
Direct Fax: 713-529-8945
Email: dharris@manhattanlife.com



Dallas

Glenn A. Tobleman, F.S.A., F.C.A.S.
S. Scott Gibson, F.S.A.
Cabe W. Chadick, F.S.A.
Steven D. Bryson, F.S.A.
Michael A. Mayberry, F.S.A.
Gregory S. Wilson, F.C.A.S.
David M. Dillon, F.S.A.
Bonnie S. Albritton, F.S.A.
Brian D. Rankin, F.S.A.
Robert E. Gove, A.S.A.
Alexis M. Bash, A.S.A.
Robert B. Thomas, Jr., F.S.A., C.F.A. (Of Counsel)

**Kansas City**

Gary L. Rose, F.S.A.
Terry M. Long, F.S.A.
David L. Batchelder, A.S.A.
Leon L. Langlitz, F.S.A.
Gary R. McElwain, FLMI
Christopher H. Davis, F.S.A.
Thomas L. Handley, F.S.A.
Anthony G. Proulx, F.S.A.
Karen E. Elsom, F.S.A.

London

Roger K. Annin, F.S.A.
Timothy A. DeMars, F.S.A.
Scott E. Morrow, F.S.A.

March 3, 2008

Re: Filing Authorization
T. Allen Park & Associates, Inc.
9441 LBJ Freeway, Suite 102
Dallas, TX 75074

Re: Central United Life Insurance Company

To Whom It May Concern:

I hereby authorize Suzanne Heasley and Vicki Rowe to submit state filings of insurance forms/rates/products on behalf of Lewis & Ellis, Inc. regarding the Central United Life Insurance Company.

This authorization includes the power to provide necessary assurances and certifications related to such forms, rates and or products except as prohibited by law.

This authorization is to be effective until revoked in writing by an authorized representative of Lewis & Ellis, Inc.

A handwritten signature in dark ink, reading 'David M. Dillon'. The signature is written in a cursive style and is positioned above a horizontal line.

David M. Dillon, FSA, MAAA
Vice President & Principal
Lewis & Ellis, Inc.

Central United Life Insurance Co.
Home Office: Little Rock, Arkansas
Administrative Office: 10700 Northwest Freeway, Houston,
TX 77092

Statement of Policy Cost and Benefit Information

Prepared For: John Doe **Policy Number:** Sample
Agent: Sample **Policy Age:** 35
Date: Sept. 1, 2008

Coverage Name and Description: Endowment at Age 100

Policy Year	Death Benefit	Annual Premium	Cash Value
1	\$25,000	\$343.50	\$ 0.00
2	\$25,000	\$343.50	\$ 0.00
3	\$25,000	\$343.50	\$ 100.00
4	\$25,000	\$343.50	\$ 300.00
5	\$25,000	\$343.50	\$ 525.00
10	\$25,000	\$343.50	\$1,775.00
20	\$25,000	\$343.50	\$4,975.00
Age 65	\$25,000	\$343.50	\$9,525.00

The Annual rate of interest for policy loans is 7.4% in advance.

Cost Comparison Disclosure

	10 Year	20 Year
Surrender Cost Index Per 1000	8.364	8.009
Net Payment Cost Index Per 1000	13.740	13.740

An explanation of the intended use of the cost indexes is included in the life insurance buyers guide.